

Fill in this information to identify the case:

Debtor 1 Paul A Munk

Debtor 2 _____
(Spouse if Filing)

United States Bankruptcy Court for the: Southern District of OH
(State)

Case Number 19-52906

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor Freedom Mortgage Corporation

Court claim no. (if known): 11-1

Last 4 digits of any number you use to identify the debtor's account: 3889

Date of payment change:
Must be at least 21 days after date of November 1, 2021
this notice

New total payment: 1,093.41
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 504.14

New escrow Payment: \$ 532.36

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate _____ %

New Interest rate: _____ %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

1. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for Change: _____

Current mortgage payment: \$ _____

New Mortgage Payment: \$ _____

Debtor 1

Paul
First Name

A
Middle Name

Munk
Last Name

Case Number (if
known)

19-52906

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

☐ I am the creditor

☒ I am the creditor's attorney or authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief:

☒ /s/Martha R. Spaner
Signature

Date 10/01/2021

Print: Martha R. Spaner (0074971) Title Attorney for Creditor
First Name Middle Name Last Name

Company Reisenfeld & Associates LLC

Address 3962 Red Bank Road
Number Street

Cincinnati OH 45227
City State Zip Code

Contact Phone 1-513-322-7000 Email ohbk@rslegal.com

CERTIFICATE OF SERVICE

I certify that on the 1st day of October, 2021 a copy of the foregoing was served:

Via the Court's electronic case filing system on these entities and individuals who are listed on the Court's Electronic Mail Notice List:

Via ECF Mail:

Bryan C. Barch, Debtor's Counsel
bkcolumbus@amourgis.com

Edward A. Bailey, Bankruptcy Trustee
trustee@ch13.org

U.S. Trustee
ustpre09.cb.ecf@usdoj.gov

Via Regular U.S. Mail, postage prepaid on:

Paul A Munk , Debtor
4096 Graves Drive
Obetz, OH 43207

/s/ Martha R. Spaner

Martha R. Spaner, Esq.



Account Information

Loan Number: [REDACTED]
 Property Address: 4096 GRAVES DR
 OBETZ OH 43207

Statement Date: 09/14/2021
 Current Payment Amount: \$1,065.19

New Payment Amount: \$1,093.41
New Payment Effective Date: 11/01/2021

PAUL A MUNK
 4096 GRAVES DR
 OBETZ OH 43207-8302

You are receiving this statement because you have an escrow account with us. We have safeguards in place to ensure there is enough money in your account to cover your homeowner's insurance, real estate taxes and mortgage insurance, if applicable. However, changes in your taxes and insurance could result in a shortage or surplus in your escrow account.

Based on our most recent escrow analysis, you have a surplus of \$1,047.52. A surplus check in the amount of \$1,047.52 to be printed and mailed in a separate document.

Due to the delinquent status of your account, your surplus will be retained in reserve until the account becomes current. Once your account is current, it is your responsibility to contact Freedom Customer Care at (855) 690-5900 to request the release of any surplus when the status of your account changes.

| | |
|----------------------------|------------|
| Projected Minimum Balance | \$4,093.40 |
| - Required Minimum Balance | \$846.46 |
| Surplus | \$1,047.52 |

The required minimum balance is also known as the escrow cushion. The required minimum balance or escrow cushion is the amount that you are required to pay into your escrow account to cover unanticipated disbursements for escrow items or for disbursements that have to be made before the monthly escrow payments are available in your escrow account.

Part 1 provides your current and the new escrow payment amounts. Part 2 shows what has already happened in your account while Part 3 shows what we anticipate happening in your account over the next 12 months. As tax and insurance amounts may be subject to change each year, the amounts in Part 3 are only estimates.

PART

1

Your Mortgage Payment

Payment information beginning with your 11/01/2021 payment

| Payment Information | Current Monthly Payment | New Monthly Payment |
|-----------------------|-------------------------|---------------------|
| Principal & Interest: | \$561.05 | \$561.05 |
| Escrow Payment: | \$504.14 | \$532.36 |
| Total Payment: | \$1,065.19 | \$1,093.41 |

NOTICE: Freedom Mortgage Corporation is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. However, in the event the debt has been discharged pursuant to or the addressee or recipient is under the protection of federal bankruptcy law, this communication is solely for informational purposes and is not an attempt to collect a debt.

Due to the delinquent status of your account, your surplus will be retained in reserve until the account becomes current.

Your Escrow Account History

The chart below compares what we projected to occur with actual activity in your escrow account since the last analysis.

Previous Year's Projections (Estimated)

| Date | Paid In | Paid Out | Description | Balance |
|--------------|-------------------|-------------------|------------------------|-------------------|
| | | | Beginning Balance | \$1,177.68 |
| Nov 2020 | \$504.14 | \$112.01 | FHA MORTGAGE INSURANCE | \$1,569.81 |
| Dec 2020 | \$504.14 | \$112.01 | FHA MORTGAGE INSURANCE | \$1,961.94 |
| Jan 2021 | \$504.14 | \$112.01 | FHA MORTGAGE INSURANCE | \$2,354.07 |
| Jan 2021 | \$0.00 | \$1,569.81 | COUNTY TAX | \$784.26 |
| Feb 2021 | \$504.14 | \$112.01 | FHA MORTGAGE INSURANCE | \$1,176.39 |
| Mar 2021 | \$504.14 | \$112.01 | FHA MORTGAGE INSURANCE | \$1,568.52 |
| Apr 2021 | \$504.14 | \$112.01 | FHA MORTGAGE INSURANCE | \$1,960.65 |
| May 2021 | \$504.14 | \$112.01 | FHA MORTGAGE INSURANCE | \$2,352.78 |
| Jun 2021 | \$504.14 | \$112.01 | FHA MORTGAGE INSURANCE | \$2,744.91 |
| Jun 2021 | \$0.00 | \$1,569.81 | COUNTY TAX | \$1,175.10 |
| Jul 2021 | \$504.14 | \$112.01 | FHA MORTGAGE INSURANCE | \$1,567.23 |
| Aug 2021 | \$504.14 | \$112.01 | FHA MORTGAGE INSURANCE | \$1,959.36 |
| Sep 2021 | \$504.14 | \$112.01 | FHA MORTGAGE INSURANCE | \$2,351.49 |
| Sep 2021 | \$0.00 | \$0.00 | | \$2,351.49 |
| Oct 2021 | \$504.14 | \$1,566.00 | HOMEOWNERS | \$1,289.63 |
| Oct 2021 | \$0.00 | \$112.01 | FHA MORTGAGE INSURANCE | \$1,177.62 |
| Total | \$6,049.68 | \$6,049.74 | | |

Actual Activity

| Date | Paid In | Paid Out | Description | Balance |
|--------------|-------------------|-------------------|--------------------------|---------------------|
| | | | Beginning Balance | (\$5,750.74) |
| Nov 2020 | \$483.99 | \$112.01 | | (\$5,378.76) |
| Dec 2020 | \$0.00 | \$112.01 | FHA MORTGAGE INSURANCE | (\$5,490.77) |
| Jan 2021 | \$967.98 | \$1,745.90 * | | (\$6,268.69) |
| Jan 2021 | \$0.00 | \$112.01 | FHA MORTGAGE INSURANCE | (\$6,380.70) |
| Feb 2021 | \$483.99 | \$112.01 | | (\$6,008.72) |
| Mar 2021 | \$483.99 | \$112.01 | | (\$5,636.74) |
| Apr 2021 | \$483.99 | \$112.01 | | (\$5,264.76) |
| May 2021 | \$483.99 | \$112.01 | | (\$4,892.78) |
| Jun 2021 | \$967.98 | \$1,745.90 * | | (\$5,670.70) |
| Jun 2021 | \$0.00 | \$112.01 | FHA MORTGAGE INSURANCE | (\$5,782.71) |
| Jul 2021 | \$483.99 | \$112.01 | | (\$5,410.73) |
| Aug 2021 | \$483.99 | \$112.01 | | (\$5,038.75) |
| Sep 2021 | \$0.00 | \$112.01 * | E FHA MORTGAGE INSURANCE | (\$5,150.76) |
| Sep 2021 | \$0.00 | \$1,587.00 | E HOMEOWNERS | (\$6,737.76) |
| Oct 2021 | \$0.00 | \$0.00 | E | (\$6,737.76) |
| Oct 2021 | \$0.00 | \$0.00 | E | (\$6,737.76) |
| Total | \$5,323.89 | \$6,310.91 | | |

An asterisk (*) indicates a difference in that month between the actual activity and the estimated activity.

When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

A double asterisk (**) indicates a difference in that month between the actual activity and the estimated activity due to interest payable on Escrow which is not estimated.

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Account Information

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Loan Number: [REDACTED]
 Property Address: 4096 GRAVES DR
 OBETZ OH 43207

Statement Date: 09/14/2021
 Current Payment Amount: \$1,065.19

New Payment Amount: \$1,093.41
New Payment Effective Date: 11/01/2021

PAUL A MONK
 4096 GRAVES DR
 OBETZ OH 43207-8302

PART

3

Expected Escrow Payments over the next 12 Months

| | | |
|----------------------------|-------------------|--|
| HOMEOWNERS | \$1,587.00 | Freedom expects to pay \$6,388.36 over the next 12 months. |
| FHA MORTGAGE INSURANCE | \$1,309.56 | Here's how to calculate your new monthly escrow payment: |
| COUNTY TAX | \$3,491.80 | |
| Total Disbursements | \$6,388.36 | |
| | | Total Disbursements: \$6,388.36 |
| | | + 12 Months: 12 |
| | | New Monthly Escrow Payment \$532.36 |

Summary of Your Projected Escrow Account for the Coming Year

| Date | Payment to Escrow | What We Expect to Pay Out | Description | Your Actual Balance | Balance Needed In Your Account |
|----------|-------------------|---------------------------|------------------------|---------------------|--------------------------------|
| | | | Beginning Balance | \$2,370.19 | \$1,322.67 |
| Nov 2021 | \$532.36 | \$109.13 | FHA MORTGAGE INSURANCE | \$2,793.42 | \$1,745.90 |
| Dec 2021 | \$532.36 | \$109.13 | FHA MORTGAGE INSURANCE | \$3,216.65 | \$2,169.13 |
| Jan 2022 | \$532.36 | \$109.13 | FHA MORTGAGE INSURANCE | \$3,639.88 | \$2,592.36 |
| Jan 2022 | \$0.00 | \$1,745.90 | COUNTY TAX | \$1,893.98 | \$846.46 * |
| Feb 2022 | \$532.36 | \$109.13 | FHA MORTGAGE INSURANCE | \$2,317.21 | \$1,269.69 |
| Mar 2022 | \$532.36 | \$109.13 | FHA MORTGAGE INSURANCE | \$2,740.44 | \$1,692.92 |
| Apr 2022 | \$532.36 | \$109.13 | FHA MORTGAGE INSURANCE | \$3,163.67 | \$2,116.15 |
| May 2022 | \$532.36 | \$109.13 | FHA MORTGAGE INSURANCE | \$3,586.90 | \$2,539.38 |
| Jun 2022 | \$532.36 | \$109.13 | FHA MORTGAGE INSURANCE | \$4,010.13 | \$2,962.61 |
| Jun 2022 | \$0.00 | \$1,745.90 | COUNTY TAX | \$2,264.23 | \$1,216.71 |
| Jul 2022 | \$532.36 | \$109.13 | FHA MORTGAGE INSURANCE | \$2,687.46 | \$1,639.94 |
| Aug 2022 | \$532.36 | \$109.13 | FHA MORTGAGE INSURANCE | \$3,110.69 | \$2,063.17 |
| Sep 2022 | \$532.36 | \$109.13 | FHA MORTGAGE INSURANCE | \$3,533.92 | \$2,486.40 |
| Oct 2022 | \$532.36 | \$1,587.00 | HOMEOWNERS | \$2,479.28 | \$1,431.76 |
| Oct 2022 | \$0.00 | \$109.13 | FHA MORTGAGE INSURANCE | \$2,370.15 | \$1,322.63 |
| | \$6,388.32 | \$6,388.36 | | | |

The required minimum balance, as indicated by the asterisk (*) in the summary above, is determined by the Real Estate Settlement Procedures Act (RESPA), your mortgage contract or state law. Your minimum balance may include up to two months of escrow payments (excluding PMI/MIP) to cover increases to your taxes and homeowners insurance.

PART

4

What This Means to You

Your escrow balance is more than the amount needed in your account. The resulting surplus is \$1,047.52. Federal Law requires that any surplus of \$50.00 or greater must be returned to you within 30 days from the date of analysis.

Due to the delinquent status of your account, your surplus will be retained in reserve until the account becomes current.

Did you know by having recurring payments set up through FreedomMortgage.com, we'll adjust for any changes in your monthly payment automatically? However, if you have automatic bill pay through your bank, you'll need to contact them directly to adjust your payment.

PART

5

How You Can Reach Us with Questions

Should you have any questions regarding the information provided in this statement please do not hesitate to contact us at (855) 690-5900. Customer Care representatives are available to assist you Monday through Friday from 8:00am – 10:00pm and Saturday from 9:00am – 6:00pm Eastern Time.